

**Information to identify the case:**

|  |                                  |                                |                    |
|--|----------------------------------|--------------------------------|--------------------|
| Debtor 1   | <u>David G. Silvat</u>           | Social Security number or ITIN | <b>xxx-xx-4470</b> |
|  | First Name Middle Name Last Name | EIN                            | __-_____-          |
| Debtor 2   |                                  | Social Security number or ITIN | _____              |
| (Spouse, if filing)  | First Name Middle Name Last Name | EIN                            | __-_____-          |
| United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b> |                                  |                                |                    |
| Case number: <b>14-22994-CMB</b>                                       |                                  |                                |                    |

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

David G. Silvat

12/17/19

**By the court:** Carlota M. Bohm  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court  
Western District of PennsylvaniaIn re:  
David G. Silvat  
DebtorCase No. 14-22994-CMB  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: nsha  
Form ID: 3180WPage 1 of 2  
Total Noticed: 20

Date Rcvd: Dec 17, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 19, 2019.

db  
15108864 +David G. Silvat, 1067 Silver Lane, Mc Kees Rocks, PA 15136-1148  
13931263 +AJX MORTGAGE TRUST, ET AL., P.O. Box 742334, Los Angeles, CA 90074-2334  
13895080 +Bank of America, N.A., 16001 North Dallas Parkway, Addison, TX 75001-3311  
13895083 Chase Auto Finance, PO Box 901076, Phoenix, AZ 85062  
13895084 Iron Workers Fcu, 2201 Liberty Ave, Pittsburgh, PA 15222-4512  
13895085 Iron Workers Local 3 Credit Union, 2201 Liberty Avenue, Pittsburgh, PA 15222-4512  
13895086 +Lynn A. Silvat, 1067 Silver Lane, Mc Kees Rocks, PA 15136-1148  
13895088 +Lynn A. Talerico-Silvat, 1067 Silver Lane, Mc Kees Rocks, PA 15136-1148  
13895090 +NCB Management Services Inc., Re: PNC Bank, PO Box 1099, Langhorne, PA 19047-6099  
13895091 +Pnc Bank, Attn: Bankruptcy, 2730 Liberty Ave, Pittsburgh, PA 15222-4747  
13929170 +Sewickley Hospital, 720 Blackburn Rd, Sewickley, PA 15143-1498  
13895092 +Township of Robinson/Montour SD, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101  
Urden Law Office, Elizabeth L. Wassall, Esquire, 111 Woodcrest Road Suite 200, Cherry Hill, NJ 08003-3620

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Dec 18 2019 03:24:03 Pennsylvania Dept. of Revenue,

Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
Harrisburg, PA 17128-0946  
13895079 EDI: BANKAMER.COM Dec 18 2019 08:04:00 Bank of Amercia N.A., PO Box 5170,  
Simi Valley, CA 93062-5170  
14004448 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Dec 18 2019 03:24:32  
Bayview Loan Servicing, 4425 Pounce DeLeon Blvd., 5th Floor, Coral Gables, FL 33146-1837  
13895081 E-mail/PDF: DellBKNotifications@resurgent.com Dec 18 2019 03:21:44 Dell Financial Services,  
Dell Financial Services Attn: Bankruptcy, PO Box 81577, Austin, TX 78708  
13895082 EDI: IRS.COM Dec 18 2019 08:04:00 Internal Revenue Service, PO Box 16336,  
Philadelphia, PA 19114-0436  
13895087 +EDI: NHCLLC.COM Dec 18 2019 08:04:00 Natl Hosp Collections, Re: Sewickley Valley Hospital,  
16 Distributor Dr Ste 2, Morgantown, WV 26501-7209  
13895089 +E-mail/Text: bankruptcydepartment@tsico.com Dec 18 2019 03:24:36 Nco Fin/51,  
Re: Heritage Valley Emergency Phys, Pob 15273, Wilmington, DE 19850-5273

TOTAL: 7

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr AJX MORTGAGE TRUST I ET SEQ  
cr BAYVIEW LOAN SERVICING, LLC  
cr Bank of America, N.A  
cr Bayview Loan Servicing, LLC  
cr Duquesne Light Company  
cr Montour School District  
cr Township of Robinson

TOTALS: 7, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 19, 2019

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 17, 2019 at the address(es) listed below:

Bryan P. Keenan on behalf of Debtor David G. Silvat keenan662@gmail.com, melindap662@gmail.com  
David Neeren on behalf of Creditor Bank of America, N.A dneeren@rasnj.com  
Elizabeth Lamont Wassall on behalf of Creditor Bayview Loan Servicing, LLC pabk@logs.com,  
ewassall@logs.com

District/off: 0315-2

User: nsha  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 20

Date Rcvd: Dec 17, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Harry B. Reese on behalf of Creditor AJX MORTGAGE TRUST I ET SEQ [harry.reese@pkallc.com](mailto:harry.reese@pkallc.com),  
[chris.amann@pkallc.com](mailto:chris.amann@pkallc.com); [nick.bracey@pkallc.com](mailto:nick.bracey@pkallc.com); [samantha.gonzalez@pkallc.com](mailto:samantha.gonzalez@pkallc.com); [jill@pkallc.com](mailto:jill@pkallc.com); [mary.raynor-paul@pkallc.com](mailto:mary.raynor-paul@pkallc.com); [amanda.rauer@pkallc.com](mailto:amanda.rauer@pkallc.com)  
James Warmbrodt on behalf of Creditor BAYVIEW LOAN SERVICING, LLC [bkgroup@kmlawgroup.com](mailto:bkgroup@kmlawgroup.com)  
Jeffrey R. Hunt on behalf of Creditor Montour School District [jhunt@grblaw.com](mailto:jhunt@grblaw.com),  
[cnoroski@grblaw.com](mailto:cnoroski@grblaw.com)  
Jeffrey R. Hunt on behalf of Creditor Township of Robinson [jhunt@grblaw.com](mailto:jhunt@grblaw.com),  
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Office of the United States Trustee [ustpregion03.pi.ecf@usdoj.gov](mailto:ustpregion03.pi.ecf@usdoj.gov)  
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company [pashcroft@bernsteinlaw.com](mailto:pashcroft@bernsteinlaw.com),  
[ckutch@ecf.courtdrive.com](mailto:ckutch@ecf.courtdrive.com); [acarr@bernsteinlaw.com](mailto:acarr@bernsteinlaw.com)  
Ronda J. Winnecour [cmecf@chapter13trusteedpa.com](mailto:cmecf@chapter13trusteedpa.com)  
Stuart P. Winneg on behalf of Creditor BAYVIEW LOAN SERVICING, LLC [swinneg@udren.com](mailto:swinneg@udren.com),  
[cblack@udren.com](mailto:cblack@udren.com)  
Stuart P. Winneg on behalf of Creditor Bank of America, N.A [swinneg@udren.com](mailto:swinneg@udren.com),  
[cblack@udren.com](mailto:cblack@udren.com)

TOTAL: 13